

Lloyds Banking Group - Leeds

LLOYDS
BANKING
GROUP



Using



Industrial Placement Risk Analyst

The Company

Lloyds banking group are a UK focused retail and commercial bank with more than **30 million customers**. They provide: banking services; house and car insurance; life assurance; pensions and investments.



LBG believe that by putting customers at the heart of everything they do, they can make a positive contribution to the prosperity of families, businesses and communities in the UK.

The history stretches back more than 300 years on the high streets and in communities across the UK.

Social Activities



The Team

I worked in a team of 150 in the Customer Analytics and Decisions department within Risk, and my team sat within Decision Science and was called Mortgage Operational Modelling.

Customer Analytics

- Assess risk at a customer level
- 5 teams
 - Affordability
 - Impairment
 - Internal Bureau
 - Risk Appetite
 - Strategy

Decisions

- Build and maintain statistical models
 - Application
 - Behaviour
 - Capital and impairment
 - Collections and recoveries
- All brands and products

Operational Mortgages

Our responsibility includes creating and monitoring mortgages application and behaviour scorecards.



Emma Tattersley
Senior Analyst



Samuel Pecher
Analyst



Naomi Walker
IP



Jennifer Wilson
IP

Scorecards

Scorecards are a way of assessing the risk of how likely a person is to default on their credit agreement by assigning points based on various characteristics such as age, credit rating etc. Within mortgages, there are two main types of scorecards; Application and Behaviour. An application scorecard is usually used to accept/decline an application or set limits, whereas a behaviour scorecard is used to help forecast bad rates and assist with marketing activity.

Work Undertaken

- Helped to build a new operational scorecard
- Created new code to monitor an operational scorecard
- Monitored existing scorecards
- Worked with other teams on adhoc analysis
- Modelling competition (won!)
- Data visualisation competition

Skills Developed

- SAS
- Excel
- PowerPoint
- Presenting
- Prioritisation
- Time management
- Problem solving
- Team work
- Resilience
- Professionalism
- Top down thinking

People Agenda

- Social Committee
 - Organising social activities including Christmas party
- Operation Christmas Child
- Comic Relief
 - Raised £85,000 answering calls
- Accessibility challenge
 - Brainstormed new ideas